

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re	)	Chapter 7
	)	
GEMKOW, RONALD L	)	Case No. 05-44528-SQU
GEMKOW, MARY D	)	
Debtor(s).	)	Hon. JOHN H. SQUIRES

**Notice of Trustee's Final Report, Hearing on Applications  
for Compensation, and Hearing on the Abandonment  
of Property by the Trustee**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: DuPage County Courthouse, 505 N. County Farm Rd., Courtroom 4016,  
Wheaton, IL 60187

On: **May 15, 2009**

Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$18,727.14
Disbursements	\$55.97
Net Cash Available for Distribution	\$18,671.17

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>GINA B. KROL</u> <i>Trustee Compensation</i>	\$0.00	\$2,622.71	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:  
None

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.0000% .

Allowed priority claims are: None

7. Claims of general unsecured creditors totaling \$34,535.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 46.4700% .

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000001	Asset Acceptance	\$6,680.14	\$3,104.23
000002	Asset Acceptance	\$2,836.43	\$1,318.08
000003	Asset Acceptance	\$11,235.80	\$5,221.22
000004	Asset Acceptance	\$1,478.49	\$687.05
000005	Credigy Receivables Inc	\$5,236.69	\$2,433.47
000006	Us Department Of Education	\$4,888.90	\$2,271.84
000007	Cavalry Portfolio Services Llc Assi	\$2,179.00	\$1,012.57

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the CLERK OF BANKRUPTCY COURT, KENNETH S. GARDNER, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor(s) have been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
BANK ACCONTS	\$400.00
Security Deposit	\$1,400.00
Household Goods	\$1,000.00
CLOTHES	\$600.00
FUR COAT	\$300.00
401(K)	\$12,646.06
IRA	\$913.00
Automobile	\$8,375.00

Dated: **April 17, 2009**

For the Court,

By: **KENNETH S. GARDNER**  
\_\_\_\_\_  
CLERK OF BANKRUPTCY COURT  
KENNETH S. GARDNER

Trustee: Gina B. Krol  
Address: 105 West Madison Street  
Suite 1100  
Chicago, IL 60602-0000  
Phone No.: (312) 368-0300